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THE
FIRST
NATIONAL
BANK

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Canadian ★ Higgins

September 16, 2005

Director John F. Carter
FDIC San Francisco Regional Office
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

RE: Wal-Mart ILC Charter Application

Dear Mr. Carter:

I am the president of a small community bank located in the Texas panhandle. Wal-Mart has devastated the local retail business in our area as well as in most other rural towns throughout this area.

You can be assured that if Wal-Mart is successful in acquiring an industrial loan company charter, the same thing will happen to many community banks. This situation could ultimately have an impact on the FDIC fund. Wal-Mart has a history of de-stabilizing communities by driving local companies out of business, and banks will be no different.

Please don't believe for a minute that Wal-Mart's promise to stay out of retail and commercial banking will ever hold water. Once they get their foot in the door, there will be no stopping their expansion into all areas of banking.

Thanks for your consideration and I would encourage you to say "NO" to an ILC charter for Wal-Mart.

Respectfully,

George Briant
President

ssm

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